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Goodwin Procter LLP  
Counsellors at Law  
103 Eisenhower Parkway  
Roseland, NJ 07068  
T: 973.992.1990

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If problems with transmittal, call fax department at 973.992.1990.

<b>Date</b>	<b>Total pages</b>	<b>Client/matter number</b>
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<b>To</b>	<b>Company</b>	<b>Fax number</b>	<b>Telephone</b>
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Patrice A. King (Reg. No. 44,833)	973.992.4643	973.994.7896

**Message:**

Re: Application No. : 09/922,462  
 Filing Date : 09/03/1997  
 First Named Inventor : James R. DeFrancesco  
 Title : AUTOMATED CREDIT APPLICATION SYSTEM  
 Attorney Docket No. : CMSI-0003 (OLD); 104570-498-NP (NEW)  
 Confirmation No. : 1577  
 Examiner : NGUYEN, NGA B  
 Art Unit : 3627

Submitted herewith is the following item for filing in the above-identified application:

1. Amendment and Response to Office Action dated 08/01/2005;
2. Petition for Extension of Time Under 37 CFR 1.136(a) FY 2005

**CERTIFICATE OF TRANSMISSION**

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11/28/05

Date

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